

The State Bar of California

Committee on Group Insurance Programs

Accidental Death & Disability Insurance RFP

(Deadline: January 7, 2005)

Response to questions submitted on the State Bar AD&D Insurance RFP
as of December 10, 2004:

1. Please provide recent financial statements showing premiums, claims paid and incurred, and the other components of expense, including retention and marketing.

Information on premiums and claims paid and incurred is included in the document entitled "Participation and Claims Experience." The State Bar does not currently have information on other components of expense.

2. Is the program written under a group master policy or individual policies?

Individual policies are used in the existing program.

3. Does the administrator or the carrier perform administration functions such as application processing, premium billing and collection, and policyholder service?

The administrator performs application processing and marketing functions; the carrier performs premium billing and collection, and policyholder service.